

North Dakota Court System Benefit Summary

Effective January 1, 2015

BENEFIT		ELIGIBILITY	
HEALTH INSURANCE		First day of the month following hiring date.	
Benefit:	BCBS North Dakota		
	An employee may participate in the Dakota PPO/Basic Plan or the High Deductible Health Plan/Health Savings Account.		
Contribution:	Dakota PPO/Basic Plan		
	<u>Coverage Level</u>	<u>Monthly Rates</u>	
	Employee	Employer Paid	
	Family	Employer Paid	
or			
Contribution:	High Deductible Health Plan/Health Savings Account		
	<u>Coverage Level</u>	<u>Monthly Employer Contribution</u>	<u>Maximum Employee/Employer Contribution</u>
	Employee	\$60.74	\$3,350.00
	Family	\$147.00	\$6,650.00
DENTAL INSURANCE		First day of the month following hiring date.	
Benefit:	Delta Dental*		
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>	
	Employee	\$38.64	
	Employee & Spouse	\$74.58	
	Employee & Child(ren)	\$86.58	
	Family	\$123.30	
	*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program.		
VISION INSURANCE		First day of the month following hiring date.	
Benefit:	Superior Vision*		
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>	
	Employee	\$6.64	
	Employee & Spouse	\$13.28	
	Employee & Child(ren)	\$12.10	
	Family	\$18.74	
	*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program.		
LIFE INSURANCE		First day of the month following hiring date.	
Benefit:	ING*		
	Employee Basic Life - \$3500 term life coverage. Supplemental Employee Life - elect in increments of \$5000 up to a maximum of \$200,000. Supplemental Dependent Life - must have Supplemental Employee Life to elect \$2000 or \$5000 coverage level. Supplemental Spouse Life - must have Supplemental Employee and Dependent Life to elect in increments of \$5000 up to 50% of the total of supplemental employee coverage.		
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>	
	Employee Basic Life of \$3500	Employer Paid	
	Supplemental Employee Life and AD&D	Based on Employee Age	
	Supplemental Dependent Life	Based on Employee Age	
	Supplemental Spouse Life	Based on Employee Age	
	*Supplemental Employee Life Insurance premium up to \$50,000 of coverage will automatically be pre-taxed.		
FLEXCOMP PLAN		First day of the month following hiring date.	
Benefit:	Allows tax savings on the amount paid for eligible insurance premiums, medical expenses, and dependent care expenses.		
	Premium Conversion Allows for pre-tax treatment for certain payroll deduction premiums under various insurance programs. (Examples include dental, vision, and cancer insurance policies).		
	Medical Spending Account Pre-tax savings account which allows for reimbursement of employee and dependent medical, dental, vision expenses beyond coverage in benefit plans. \$2500 maximum annual deferral ("use it or lose it").		
	Dependent Care Reimbursement Account Pre-tax savings account which allows for reimbursement of dependent care expenses incurred. \$5000 maximum annual deferral ("use it or lose it"). (\$2,500 maximum annual deferral if married but filing separate on tax return)		
EMPLOYEE ASSISTANCE PROGRAM		Automatically enrolled.	
Benefit:	Provides professional services and counseling to an employee and the employee's household members.		
Contribution:	Employer Paid		

BENEFIT	ELIGIBILITY
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RETIREMENT PLANS	Contributions begin with first paycheck.
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Benefit:

Defined Benefit Hybrid Plan

If vested, a guaranteed benefit at retirement, which is generally based on compensation, the benefit multiplier, and years of service.

Vesting in Disability Benefit:	180 Days
Vesting in Retirement Benefit:	36 Months

Contribution:

Employee Contribution: 7.00% of salary	3% Employee Paid/4% Employer Paid
Employer Contribution: 7.12% of covered payroll	Employer Paid

or

Benefit:

Defined Contribution Plan

The amount of benefit will be affected by the investments selected, the amount of time you have to invest, vesting status, and the performance of the investment options chosen.

Vesting in Employee Contributions:	Immediately										
Vesting in Employer Contributions:	<table> <tr> <th><u>Years of Service</u></th> <th><u>Percentage Vested</u></th> </tr> <tr> <td>Less than 2 years</td> <td>0%</td> </tr> <tr> <td>2 years</td> <td>50%</td> </tr> <tr> <td>3 years</td> <td>75%</td> </tr> <tr> <td>4 years</td> <td>100%</td> </tr> </table>	<u>Years of Service</u>	<u>Percentage Vested</u>	Less than 2 years	0%	2 years	50%	3 years	75%	4 years	100%
<u>Years of Service</u>	<u>Percentage Vested</u>										
Less than 2 years	0%										
2 years	50%										
3 years	75%										
4 years	100%										

Contribution:

Employee Contribution: 7.00% of covered payroll	3% Employee Paid/4% Employer Paid
Employer Contribution: 7.12% of covered payroll	Employer Paid

RETIREE HEALTH INSURANCE CREDIT	Contributions begin with first paycheck.
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Benefit:

If elect and receive retirement, an employee is eligible to receive a credit towards the health insurance premium for the State health plan equal to \$5.00 for each year of credited service.

Contribution:

1.14% of covered payroll	Employer Paid
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SUPPLEMENTAL RETIREMENT	Anytime.
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Benefit:

Deferred Compensation 457 Supplemental Retirement Plan

Voluntary, supplemental retirement savings program designed to increase an employee's personal savings for retirement and reduce an employee's current taxable income.

Contribution:

Minimum Contributions	<u>Annually</u> \$300
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For more information on the above benefits, please visit North Dakota Public Employees Retirement System (NDPERS) website: <http://www.nd.gov/ndpers/>

SICK LEAVE	First day of employment - as accrued.
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Benefit:

Based on years of service - accrued per pay period.

<u>Service/Months</u>	<u>Hours/Month</u>	<u>Days/Year</u>
0 through 12	8	12
13 through 36	10	15
Over 36	12	18

Family Sick Leave

Up to 80 hours of an employee's accrued sick leave per calendar year may be used to care for the medical condition of an eligible family member (parent, spouse, child, grandparent, grandchild, sibling, domestic partner, or an individual who is verifiably dependent on the employee for care).

VACATION	First day of employment - as accrued.
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Benefit:

Based on years of service - accrued per pay period.

<u>Service/Months</u>	<u>Hours/Month</u>	<u>Days/Year</u>
0 through 24	8	12
25 through 48	10	15
49 through 72	12	18
73 through 96	14	21
Over 96	16	24

HOLIDAYS	
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Benefit:

10 Holidays:
 New Year's Day, Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Christmas Day.

ALTERNATIVE WORK SCHEDULE	
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Benefit:

An alternative work schedule may be approved by a supervisor to allow an employee's fulfillment of a 40 hour work week.

North Dakota Court System
 Judicial Wing, 1st Floor
 600 E Boulevard Avenue
 Bismarck, ND 58505-0530
 Human Resources (701) 328-4216
www.ndcourts.gov